



## An Analysis of Tourism Development Based on Local Wisdom from the Perspective of Islamic Economics (Maqasid al-Shariah): A Case Study of Panorama Baru, Bukittinggi

Ahmad Rasyid

Universitas Islam Negeri Sumatera Utara( Faculty of Islamic Economics and Business<sup>1</sup>), Indonesia

E-mail: [ahmadrasyiducokh@gmail.com](mailto:ahmadrasyiducokh@gmail.com)

Rahmat Daim Harahap

Universitas Islam Negeri Sumatera Utara( Faculty of Islamic Economics and Business<sup>2</sup>), Indonesia

Nursantri Yanti

Universitas Islam Negeri Sumatera Utara( Faculty of Islamic Economics and Business<sup>3</sup>), Indonesia

\*Corresponding Author: [ahmadrasyiducokh@gmail.com](mailto:ahmadrasyiducokh@gmail.com)

### Abstract:

This study aims to analyze the development of tourism based on local wisdom and its relevance to the principles of Maqashid Shariah from the perspective of Islamic economics. The primary focus of this research includes identifying local wisdom values aligned with the five main objectives of Maqashid Shariah: preservation of religion (hifzh al-din), life (hifzh al-nafs), intellect (hifzh al-'aql), lineage (hifzh al-nasl), and wealth (hifzh al-mal). Additionally, the research explores how the development of tourism contributes to preserving Islamic values and local culture, as well as identifying the challenges and opportunities involved. The research uses a qualitative descriptive method with a case study approach in a tourism area rooted in local culture and traditions. Data were collected through observation, in-depth interviews, and documentation, and analyzed thematically. The results indicate that tourism development based on local wisdom not only enhances the economic well-being of the local community but also helps preserve religious, social, and cultural values. Local values such as mutual cooperation, respect for nature, and cultural preservation are shown to align with the objectives of Maqashid Shariah. However, challenges such as limited infrastructure and the risk of cultural commercialization persist. On the other hand, opportunities to develop Shariah-compliant tourism are significant, in line with increasing public awareness of ethical and sustainable tourism. This study recommends the integration of Maqashid Shariah principles into tourism development strategies as a balanced approach that supports both economic benefits and the preservation of Islamic and local cultural values.

**Keywords:** Local Wisdom; Maqashid Shariah; Tourism Development; Islamic Economics; Cultural Values.

## 1. Introduction

Tourism is widely regarded as an important sector in global economic development. The growth or decline of the tourism sector can significantly affect the economies of many countries. Tourism activities are generally temporary in nature, undertaken voluntarily without coercion, with the aim of enjoying tourist attractions and destinations. The presence of tourism sites within communities can contribute to increased income and economic empowerment in those areas. Tourism has become a focal point of coordination as it is one of the largest contributors to foreign exchange earnings after oil and gas exports. In addition, it plays a crucial role in job creation and in empowering local economies, particularly in tourist destination areas as well as regions producing tourism-related goods (Selviati, 2020). The tourism sector is one of the most promising sectors, especially within the framework of a people-centered economy. Therefore, it must be developed to improve the welfare of local communities. Moreover, tourism is also a significant source of national revenue that requires continuous development. The concept of tourism encompasses efforts related to empowerment, tourism businesses, and tourist attractions, all of which necessitate systematic development. Tourism development refers to a series of integrated efforts to optimize the utilization of tourism resources, both directly and indirectly, for sustainable growth. Furthermore, as tourism is an economic activity with a long value chain, its existence provides positive benefits to various stakeholders, including the government, private sector, and local communities involved in tourism-related enterprises (Rosidi, 2021).

Tourism development is also closely associated with changes in community income levels. Communities that previously had below-average income gradually improve their economic conditions through tourism activities. This is because tourism is closely linked to the utilization of existing natural resources. The development of tourism destinations essentially creates various employment opportunities, especially for local residents. In practice, tourism activities are closely integrated with the daily lives of the community, as local people are directly involved as managers and participants in utilizing natural resources (Pariyanti, 2020). Panorama Baru Tourism Park in Bukittinggi offers a pristine natural atmosphere that captivates visitors. It is located approximately 5.2 kilometers from the city center of Bukittinggi. Tourists are treated to the breathtaking view of steep canyon cliffs stretching across the landscape, complemented by lush green vegetation that provides a refreshing and soothing environment. Panorama Baru Tourism Park is one of the natural tourist attractions in Bukittinggi, West Sumatra. The area features natural vegetation and has strong potential to be developed into an ecotourism destination. Situated at an altitude of approximately 950.6 meters above sea level and بعيد from the hustle and bustle of urban life, the site offers cool and refreshing air. This destination is ideal for relaxation and “healing” tourism. From the canyon peak, visitors can enjoy panoramic views with numerous Instagram-worthy spots, including the scenic Ngarai Sianok, Mount Singgalang, and Mount Marapi. The site is also equipped with various supporting facilities such as a children’s playground, gazebos, restrooms, tree houses, food stalls, a prayer room, spacious parking areas, and more. The local wisdom embedded in Panorama Baru reflects the preservation of Minangkabau traditions and culture. Visitors are introduced not only to cultural values but also to local culinary specialties, handicrafts, and traditional customs that characterize Bukittinggi.

**Tabel 1.** Data on the Number of MSMEs in Panaroma Bukit Tinggi

NO	Year	Number of SME's
1.	2021	10
2.	2022	10
3.	2023	12
4.	2024	15
5.	2025	18

Source : <https://ppid.kemendagri.go.id/>

Around Panorama Baru in Bukittinggi, there are numerous Micro, Small, and Medium Enterprises (MSMEs) that play an important role in supporting the local economy, particularly within the tourism sector. As one of the main tourist destinations in West Sumatra, Bukittinggi hosts a wide range of MSMEs operating in various fields, including culinary businesses, handicrafts, and tourism services. These enterprises contribute significantly to the attractiveness and sustainability of tourism activities in the area. However, several issues have emerged in the development of tourism at Panorama Baru. One of the main challenges is the imbalance between economic development and the preservation of local wisdom. In addition, there are inconsistencies between tourism management practices and the principles of Islamic economics, as well as limitations in infrastructure and



supporting facilities. The development of Panorama Baru tourism continues to face fundamental challenges that hinder the realization of sustainable tourism. These challenges include the imbalance between economic orientation and the preservation of local cultural values, the misalignment of tourism management with Islamic economic principles, and the inadequacy of infrastructure and supporting facilities.

This imbalance is evident in the dominance of tourism commercialization, such as the construction of modern photo spots and cafés, which are not adequately integrated with local cultural values. The local wisdom of the community, which should serve as the primary identity of the destination, has gradually been marginalized. In the Panorama Bukittinggi area, several social and cultural spaces belonging to indigenous communities have been converted into commercial areas without sufficient representation of Minangkabau cultural narratives. Furthermore, the dominance of non-local traders has limited the growth of traditional handicrafts and culinary products, resulting in uneven distribution of economic benefits among local residents. On the other hand, the limitations in infrastructure also reflect the suboptimal implementation of Islamic economic principles. This is particularly evident in the inadequate and poorly maintained worship facilities. Such conditions not only reduce visitor comfort but also indicate a lack of attention to the values of justice (*adl*), public benefit (*maslahah*), and Islamic ethical principles. Overall, the development of Panorama Baru tourism remains largely oriented toward short-term economic gains and increasing visitor numbers, without sufficient balance in preserving social and cultural values as well as Islamic economic principles as the foundation of community-based tourism management. Based on the background described above, it is important to conduct a deeper analysis of the role of tourism development based on local wisdom. Therefore, the objective of this study is to examine the forms and strategies of tourism development that align with local wisdom and the principles of *Maqasid al-Shariah*.

## 2. Literature Review

### Tourism Object Development

Tourism development refers to efforts aimed at improving a product or destination to make it more attractive and valuable from various perspectives in order to attract visitors. According to the Indonesian General Dictionary, development is defined as a process of improvement so that something becomes better, thereby increasing tourists' interest and comfort when visiting. A tourist attraction is a place visited by tourists that possesses certain appeal, whether derived from natural or man-made resources, such as landscapes, mountains, flora and fauna, beaches, historical buildings, traditional dances, or other unique cultural elements. According to Ridwan, a tourist attraction encompasses anything that has uniqueness, beauty, and value in the form of diverse natural resources, culture, and human creativity that serve as distinctive characteristics attracting visitors (Khatima, 2022). Meanwhile, Marpaung, as cited in Eka Pariyanti's work, explains that a tourist attraction involves the integration of activities and supporting facilities that are capable of drawing tourists to a specific destination. Based on these perspectives, tourism object development can be understood as an effort to transform a destination through the utilization of its existing resources and potentials, thereby enhancing its attractiveness and generating impacts on the surrounding environment, particularly in economic terms. Yoeti further emphasizes that tourism development is closely related to benefits for the wider community. When development is carried out, it contributes positively to local residents, particularly through economic gains such as increased income and the creation of new employment opportunities.

### Local Wisdom

According to Law No. 32 of 2009, local wisdom refers to the values and practices adhered to by local communities in managing and preserving the environment to ensure its sustainability. The Indonesian Dictionary defines local wisdom as a distinctive way of life that characterizes a particular area and reflects values that are both individual and universal. From an academic perspective, Suryono defines local wisdom as human policies grounded in philosophy, ethical values, methods, and behaviors that have been embedded over time (Nasution et al., 2023). Djajadi (2004), as cited in Tamaratika et al. (2019), describes local wisdom as a set of knowledge, values, and norms that shape patterns of thought and behavior, enabling individuals to live harmoniously with their environment, others, and themselves. Furthermore, Wibowo (2015) explains that local wisdom represents a cultural identity that can be absorbed and managed as a unique characteristic of a region. In general, local wisdom can be understood as the manifestation of community activities and traditions that have been passed down through generations in fulfilling their needs (Jubaedah, 2021). It reflects inherited customs that embody positive values believed and practiced within a community. These values emerge from long-standing habits that eventually form norms guiding

social life. Local wisdom, including customary law and cultural values, often serves as a foundation for regional planning and the regulation of community activities, particularly within indigenous societies (Nurhayati, 2020).

### **Islamic Economics and Maqasid al-Shariah**

Islamic economics, referred to in Arabic as *al-iqtisad al-Islami*, derives from the word *al-qasd*, which means moderation and justice. Economically, it is defined as the study of rules governing the production, distribution, and consumption of wealth. In general terms, economics examines how scarce resources are utilized to meet human needs. Thus, the scope of economics includes human behavior related to production, distribution, and consumption. Similarly, Lionel Robbins, as cited by Muhammad Anwar, defines economics as a science that studies human behavior in relation to needs and limited resources (Nawawi, 2022). The implementation of Islamic economic principles in all economic activities includes several key objectives. First, it aims to achieve economic growth by involving all components of society, which can be reflected in cooperative business systems based on *mudharabah* (profit-sharing). Second, Islamic economics plays an important role in designing proactive and ethical economic development plans that are free from exploitation and irregularities. Third, it seeks to establish economic unity among Muslim communities as a foundation for broader socio-political cohesion (Khairan, 2022). *Maqasid al-Shariah* represents the fundamental objectives behind the establishment of Islamic law, which aim to promote human welfare (*maslahah*) and prevent harm both in this world and the hereafter.

Classical scholars of *usul al-fiqh*, such as Imam al-Shatibi, emphasized that all Islamic rulings are intended to protect five essential elements: religion (*hifz al-din*), life (*hifz al-nafs*), intellect (*hifz al-'aql*), lineage (*hifz al-nasl*), and wealth (*hifz al-mal*). These principles are firmly rooted in the Qur'an, indicating that *maqasid* is not merely a human construct but a divinely guided framework. For instance, the objective of preserving intellect and knowledge is reflected in Qur'an Surah Yunus (10:101), which encourages humans to observe and reflect upon natural phenomena. This verse promotes critical thinking, scientific inquiry, and the advancement of knowledge and technology. Meanwhile, Qur'an Surah Hud (11:61) highlights humanity's role as stewards (*khalifah*) on earth, entrusted with the responsibility to prosper and preserve it. These teachings emphasize that natural resources must be utilized wisely, ensuring sustainability and collective well-being. Together, these principles illustrate that Islam promotes a balance between scientific development and moral responsibility. Knowledge and technological advancement should always be aligned with ethical values and environmental sustainability. Therefore, *maqasid al-Shariah* can be understood as a manifestation of divine mercy, ensuring that Islamic law remains relevant and beneficial across time by safeguarding human well-being in spiritual, moral, and social dimensions.

### **Definition of Maqasid al-Shariah**

The term *maqasid al-shariah* consists of two words: *maqasid* (plural of *maqshad*), meaning objectives or purposes, and *shariah*, which refers to the divine laws prescribed by Allah as guidance for human life in both this world and the hereafter. Thus, *maqasid al-shariah* can be defined as the objectives intended behind the establishment of Islamic law. The study of *maqasid al-shariah* is essential in Islamic legal theory, as it provides a deeper understanding of the wisdom and purpose behind legal rulings. This is particularly important because Islamic law originates from divine revelation and is intended to guide human life comprehensively.

## **3. Method**

This study employs a qualitative research design using a descriptive-exploratory approach. The exploratory approach aims to investigate and uncover findings related to the research problem. Through these approaches, a conceptual and solution-oriented framework is formulated as an effort to address the identified issues, which is presented in a comprehensive discussion. This research also adopts a Research and Development (R&D) design, which seeks to formulate solutions to existing problems. Furthermore, this study is categorized as library research, conducted through the review and analysis of various literature sources relevant to the research topic (Suryana, 2010). The subjects of this study consist of various literature sources, including scientific journals, books, mass media reports, and credible internet sources at both national and international levels. Meanwhile, the objects of this research are concepts, theories, and findings related to the analysis of tourism development based on local wisdom from an Islamic economic perspective (a case study of Panorama Baru, Bukittinggi). The data used in this study were obtained from an extensive review of relevant literature. These sources include academic journals, books, media publications, and credible online resources that meet national and international standards. The use of secondary data is chosen based on considerations of effectiveness and efficiency in supporting the completion of this research (Erininda, Stiawan, & Aryani, 2023).

## **4. Findings and discussion**



Based on interviews with tourism managers, it was found that this tourist attraction originated from the initiative of the local community. The management process is carried out collectively, involving various stakeholders, including youth groups and women in the village. Economic activities that have emerged include parking services, tour guiding, and the sale of local products. Mr. Amir (Head of Bukit Sinar Nature Tourism Management) explained that the tourism site was initially developed collaboratively by local residents. What was once an ordinary plantation has been transformed into a tourist destination due to its scenic views. He emphasized that local customs are preserved, such as prohibitions against littering and cutting trees in restricted zones. Most vendors are local residents, which helps improve the community's economy. He also noted that Islamic values such as fairness and social responsibility are applied, for example through revenue-sharing from entrance fees, which are partly allocated to cleanliness and community social activities. In addition, prayer facilities are provided, and tourism activities are not allowed to interfere with worship times.

Mr. Haji M. Yusuf (Traditional and Religious Leader) highlighted that long-standing local wisdom values such as mutual cooperation (*gotong royong*), politeness, and environmental stewardship are still maintained. Youth are actively involved as tour guides and are equipped with local ethical values. He stressed that tourism development should not compromise cultural values and morality, emphasizing that protecting nature is part of worship in Islam. Mr. Dedi (Village Head) stated that the village government fully supports the tourism initiative by facilitating infrastructure development and legal permits. Community members are actively involved as food vendors, parking attendants, and handicraft producers. He also emphasized that local values are strictly upheld, including maintaining proper behavior among visitors, prohibiting alcohol sales, and ensuring the availability of worship facilities. Mrs. Rina (Representative of the Regional Tourism Office) explained that local wisdom-based tourism aligns with government policies on sustainable tourism and culturally friendly creative economies. The government provides support through training, promotion, and grant facilitation. From an Islamic economic perspective, she noted that this tourism model reflects elements of *maqasid al-shariah*, such as protecting wealth (*hifz al-mal*), preserving the environment (linked to *hifz al-nafs*), and maintaining religious and social values.

Overall, tourism managers implement Islamic values such as honesty, fairness, and equitable profit-sharing in their management practices. This aligns with the principle of *hifz al-mal* (protection of wealth) within *maqasid al-shariah*. Traditional leaders affirm that local wisdom values—such as mutual cooperation, politeness, and environmental care—are preserved despite increasing tourist visits. These values are embedded in tourism regulations and visitor education. From their perspective, this tourism also upholds *hifz al-din* (protection of religion) by maintaining Islamic values, providing worship facilities, and supervising social norms. From the perspective of village governance, tourism development is supported through infrastructure provision, regulation, and community involvement. The village also ensures that economic growth is balanced with the preservation of cultural and spiritual values. This reflects *hifz al-nafs* (protection of life) by creating a safe, healthy, and educational tourism environment, as well as the principle of *maslahah* (public benefit) through fair economic distribution. The Regional Tourism Office further emphasizes that local wisdom-based tourism is a key policy direction for sustainable tourism development. The integration of local culture, community empowerment, and religious values is encouraged, with *maqasid al-shariah* serving as a relevant framework. Government support is provided through training programs, promotional efforts, and financial assistance.

## Discussion

### Forms of Local Wisdom-Based Tourism Development

Based on interviews with tourism managers, village authorities, and community leaders, tourism development is carried out through a community-based participatory approach. Local communities are directly involved in building tourism infrastructure, maintaining environmental cleanliness, and managing economic activities such as parking services, culinary businesses, and handicrafts.

This approach reflects a community-based Islamic economic model, which promotes active participation and equitable distribution of benefits. Local wisdom is manifested through the preservation of traditional customs, zoning regulations for sacred areas, environmental protection rules, and the organization of cultural events. These practices align with the principle of *maslahah* in Islamic economics, which emphasizes maximizing benefits while preventing harm.

### **Local Wisdom Values in Line with Maqasid al-Shariah**

Local wisdom values such as mutual cooperation, environmental awareness, politeness, respect for others, and prohibitions against negative activities (such as alcohol consumption and immoral behavior) represent practical expressions of Islamic social ethics. These values correspond to the principles of maqasid al-shariah as follows: Hifz al-Din (Protection of Religion): Providing worship facilities, upholding moral values, and maintaining social norms. Hifz al-Nafs (Protection of Life): Ensuring visitor safety and maintaining a healthy, violence-free environment. Hifz al-'Aql (Protection of Intellect): Promoting education on local history and culture, as well as youth training programs. Hifz al-Nasl (Protection of Lineage): Preserving public morality and involving younger generations in cultural preservation. Hifz al-Mal (Protection of Wealth): Empowering local economies and implementing fair and productive income distribution systems. According to Jasser Auda (2008), maqasid al-shariah is not merely a legal doctrine but also a strategic framework for development that emphasizes broader public benefit (al-maslahah al-'ammah).

### **Contribution of Tourism Development to the Objectives of Maqasid al-Shariah**

The findings indicate that tourism development based on local wisdom makes a tangible contribution to the five objectives of maqasid al-shariah, as previously outlined, by promoting religious values, social welfare, environmental sustainability, intellectual development, and economic empowerment within the local community.

### **Challenges and Opportunities in Local Wisdom-Based Tourism Development from an Islamic Economic Perspective**

The main challenges identified include:

- a. Limited community literacy in managing sharia-based tourism professionally, which affects the quality and sustainability of tourism management.
- b. Insufficient financial resources or capital for developing infrastructure and supporting facilities.
- c. Cultural pressures from external influences (modernization) that may gradually erode local values and traditions.

However, several opportunities can also be identified:

- a. Increasing tourist interest in value-based and educational tourism, which aligns with local wisdom and Islamic principles.
  - b. Potential collaboration with zakat institutions, village-owned enterprises (BUMDes), and CSR programs that operate in accordance with sharia principles.
  - c. Supportive regional regulations that promote the development of tourism villages and the halal creative economy.
- From the perspective of Islamic economics, challenges are viewed as tests (fitnah) in maintaining maslahah (public benefit), while opportunities are considered as avenues (fursah) for realizing social justice.

#### **Strategies for Tourism Development in Line with Maqasid al-Shariah**

Several strategies can be implemented to ensure that tourism development remains aligned with the principles of maqasid al-shariah, including:

- a. Integrating Islamic values and local culture into tourism narratives, creative products, and social interactions.
- b. Enhancing the capacity of local human resources through training in sharia tourism management and hospitality.
- c. Utilizing technology and digitalization while maintaining Islamic and ethical content standards.
- d. Establishing partnerships with Islamic financial institutions and organizations to support development financing.
- e. Developing local halal tourism standards, including aspects of cleanliness, worship facilities, halal food, and ethical conduct.

These strategies can be grounded in a maqasid-oriented development approach (Auda, 2008), where development is directed toward achieving blessing (barakah), sustainability (istidamah), and justice (adl).

## **5. Conclusion**

Based on the results of the research and analysis conducted, it can be concluded that the development of tourism based on local wisdom at the research site demonstrates a clear effort to preserve cultural values and local traditions that form the identity of the community. The tourism activities developed are not solely oriented toward improving the local economy, but also aim to maintain social, moral, and spiritual values, such as mutual cooperation (gotong royong), respect for nature, and the implementation of culturally rooted religious activities. The local wisdom values identified—such as respect for ancestors, environmental preservation, and community involvement in decision-making—are highly aligned with the principles of maqasid al-shariah. In this context, tourism development contributes to hifz al-din (through the preservation of religious values within local culture), hifz al-nafs (through ensuring safety and order in tourism activities), hifz al-'aql (through cultural and historical



education), *hifz al-nasl* (through the transmission of ethical values across generations), and *hifz al-mal* (through sustainable community economic empowerment). Future strategies should focus on integrating the principles of *maqasid al-shariah* into every stage of tourism planning and implementation. This includes actively involving local communities, promoting value-based tourism education grounded in Islamic principles, and strengthening regulations to ensure that tourism development continues to preserve religious and cultural values. Thus, tourism development can serve not only as a tool for economic growth but also as a means of preserving Islamic values and local wisdom.

## References

- Afrizal, Afrizal, Marliyah Marliyah, and Fuadi Fuadi. "Analisis Terhadap Cryptocurrency (Perspektif Mata Uang, Hukum, Ekonomi Dan Syariah)." *E-Mabis: Jurnal Ekonomi Manajemen dan Bisnis* 22.2 (2021): 13-41.
- Arif, F. (2023). *Pemberdayaan Ekonomi Masyarakat Muslim Berbasis Kearifan Lokal: Studi Kasus Petani Pohon Aren Tapanuli Selatan*. [Hak Cipta Penelitian]. Universitas Islam Negeri Sumatera Utara.
- Soemitra, Andri, and Juliana Nasution. "The influence of zakat literacy, trust, and ease of digital payments on generation Z and Y intention in paying zakat to *amil zakat* organizations." *Indonesian Conference of Zakat-Proceedings*. 2021.
- Erininda, W., Stiawan, D., & Aryani, A. T. (2023). *Dinamika Perilaku Konsumen pada Era Cashless Society: Kajian Literatur Tentang Preferensi Pembayaran*. *Jurnal Sahmiyya*, 385-392.
- Hamdani, I. (2019). *Analisis Implementasi Syariah Card pada PT. BNI Syariah KC Adam Malik Medan Menurut Fatwa DSN No.54/DSN-MUI/X/2006*
- Hasibuan, H. R.-5. (2023). "Analisis Faktor-Faktor Penyebab Terjadinya Wanprestasi Dalam Penyelesaian Produk Pembiayaan Multijasa Di PT. Bprs Al-Washliyah Krakatau." *Jurnal Sains dan Teknologi*, 5.3, 564-570.
- Harahap, Raja Sakti Putra, Asmuni Asmuni, and Andri Soemitra. "Islamic Smart City: Study of Literacy and Inclusion in Financial Behavior and Empowerment of Micro, Small and Medium Enterprises (MSMEs)." *Edukasi Islami: Jurnal Pendidikan Islam* 11.03 (2022).
- Harahap, Muhammad Ikhsan. "Implementasi Produk Wakaf Uang Melalui Lembaga Keuangan Syariah (Studi Kasus Bank CIMB Niaga Syariah)." (2020).
- Halylyarti. (2017). *Maqashid Syariah (Studi pada Mahasiswa FEBI UINSU)* (Skripsi, Universitas Islam Negeri Sumatera Utara).
- Imsar, Imsar, Juliana Nasution, and Alfida Amilah Ndraha. "Analisis Pengaruh Pembiayaan Paket Masa Depan Terhadap Pertumbuhan Usaha Mikro Kecil Dan Menengah Dan Peningkatan Pendapatan Nasabah Dalam Perspektif Ekonomi Islam." *Ats-Tsarwah: Jurnal Hukum Ekonomi Islam* 3.1 (2023): 20-30.
- Imsar, Imsar, Nurhayati Nurhayati, and Isnaini Harahap. "Analysis Of Digital Economic Interactions, Economic Openness, Islamic Human Development Index (I-HDI) And Investment On Indonesia's GDP Growth." *Edukasi Islami: Jurnal Pendidikan Islam* 12.01 (2023).
- Isti Farin, d. I. (2021). *Pengembangan Pariwisata Berbasis Kearifan Lokal dalam Mendukung Pariwisata Berkelanjutan : (Studi Kasus Pantai Maldevis, Paciran, Lamongan) Melalui Analisis SWOT*. *dalam jurnal Pariwisata*.
- Jubaedah, S. &. (2021). *odel Pengembangan Desa Wisata Berbasis Kearifan Lokal sebagai Strategi Peningkatan Ekonomi Masyarakat di Desa Cupang Kecamatan Gempol Kabupaten Cirebon*.
- Khairan, K. &. (2022). *Pengembangan Potensi Destinasi Pariwisata Syariah Dalam Meningkatkan Ekonomi Lokal Di Wilayah Kediri Jawa Timur*. *Al-Mansyur: Jurnal Ekonomi Dan Bisnis Syariah*, 2(2), 21-33.
- Khatima, G. (2022). *Strategi Pemerintah Nagari Dalam Pengembangan Desa Wisata Kampuang Sarugo Di Nagari Koto Tinggi Kecamatan Gunuang Omeh Kabupaten Lima Puluh Kota Provinsi Sumatera Barat*. *Doctoral dissertation, Institut Pemerintahan Dalam Negeri*.
- Nasution, Juliana, Nurhayati Nurhayati, and Marliyah Marliyah. . (2023). *ampaigning zakat on social media: The role of message strategies in the decision to pay zakat*. *Jurnal Aspikom*, 8.1, 53-56.
- Nasution, Juliana. "Inovasi pengelolaan zakat profesi dan pengaruhnya terhadap minat berzakat di *dompet dhuafa waspada*." *J-EBIS (Jurnal Ekonomi Dan Bisnis Islam)* (2019): 83-99.
- Nawawi, Z. M. (2022). *Women's Economic Empowerment Through Sharia Micro-Finance Institutions In Indonesia: A Qualitative Research*. *Iqtishadia*, 15.2.

- Nurbaiti, N. A. (2023). Behavior analysis of MSMEs in Indonesia using fintech lending comparative study between sharia fintech lending and conventional fintech lending. *JPPI (Jurnal Penelitian Pendidikan Indonesia)*, 9.4, 92-99.
- Nurhayati. (2020). Khuruj and Family Economic Resilience: Study on Jama'ah Tabligh Family in Medan City. *Al-Ahkam*, 29.1, 67-84.
- Panggabean, N. H. (2022). *Strategi Pemasaran Produk BSI Hasanah Card (Analisis SWOT)* (Skripsi, Universitas Islam Negeri Syekh Ali Hasan Ahmad Addary Padangsidempuan).
- Pariyanti, E. e. (2020). *Objek Wisata dan Pelaku Usaha (Dampak Pengembangan Objek Wisata Terhadap Ekonomi Masyarakat)*. Surabaya: Pustaka Aksara.
- Rosidi, A. (2021). *Kearifan Lokal Dalam Prespektif Budaya Sunda*. Bandung: Kiblat Baru.
- Rsyaida. (2020). Peranan Bundo Kandung Mengembangkan Wisata Halal Ekonomi Kreatif Berbasis Kearifan Total Tilatang Kamang. *Journal Of Economic Studies*, Vol. 4, No. 2.
- Safitri, R. (2019). Analisis Implementasi Sistem Pembiayaan dan Kebijakan Pengendalian Biaya pada Produk iB Hasanah Card di PT. BNI Syariah KC Medan
- Selviati. (2020). Dampak Pengembangan Pariwisata Terhadap Keadaan SosialEkonomi Masyarakat di Lokasi Permandian Eremerasa Kabupaten Bantaeng. *Skripsi. Makassar : Universitas Muhammadiyah Makassa*.
- Suhartini, T. (2014). *Analisis SWOT terhadap Produk iB Hasanah Card BNI Syariah (Studi Kasus KC Jakarta Utara)* (Skripsi, Universitas Islam Negeri Syarif Hidayatullah Jakarta).
- Suryana. (2010). *Metodologi Penelitian: Model Penelitian Praktis Penelitian Kuantitatif dan Kualitatif*. Universitas Pendidikan Indonesia.
- Suryani, Yani, Saparuddin Siregar, and Nurlaila Nurlaila. "Shariah Governance, Leverage, And Their Impact on Islamic Corporate Social Responsibility in Sharia Banking in Indonesia." *International Journal Ihya"Ulum al-Din* 26.1 (2024): 143-155.
- Syahrial. (2023). *Strategi Pengembangan Pariwisata Halal Berbasis Kearifan Lokal di Sumatera Barat* (Disertasi, Universitas Islam Negeri Sumatera Utara).
- Sutoyo, Imam, Tri Inda Fadhila Rahma, and Muhammad Ikhsan Harahap. "Dampak Usaha Tambak Udang Vanname Dalam Meningkatkan Kesejahteraan Ekonomi Masyarakat Desa Pantai Gading." *EKOMA: Jurnal Ekonomi, Manajemen, Akuntansi* 1.2 (2022): 306-311.
- Syahputri, Nur Mustika, and Marliyah Marliyah. "Faktor-Faktor yang Mempengaruhi Minat Beli Terhadap Terhadap Shopping di Kalangan Mahasiswa UINSU." *Jurnal Ekonomi & Ekonomi Syariah* 6.1 (2023).